

FACTS**WHAT DOES GOLDEN PACIFIC BANK, NA
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Golden Pacific Bank, NA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Golden Pacific Bank, NA share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 800-582-5503 or go to www.yourbankingsolution.com

What we do

How does Golden Pacific Bank, NA protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
How does Golden Pacific Bank, NA collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● open an account or deposit money ● pay your bills or apply for a loan ● use your credit or debit card <p>We also collect your personal information from other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes – information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Golden Pacific Bank, NA does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Golden Pacific Bank, NA does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Golden Pacific Bank, NA doesn't jointly market.</i>

Other important information

Golden Pacific Bank, NA is committed to fully complying with the laws and regulations, such as the Fair Credit Reporting Act, the Right to Financial Privacy Act, and the California Financial Information Privacy Act (Chapter 241, Statutes of 2003) which became law on July 1, 2004 as "Division 1.2" of the Financial Code (Sections 4050 et seq.) that have been established to protect the confidentiality of customer information. If we obtain and use information from a third party such as a consumer report, we will notify you. You are entitled to request credit reporting agencies to remove your name from lists supplied to us. All of our operation and data processing systems are in a secure environment that protects your account from being accessed by third parties. Visitors to the Bank's website remain anonymous. We do not collect identifying information about visitors to our site. Visitors may elect to provide us with personal information through the use of E-mail. The Bank continues to monitor and review the privacy measures that it has in place to protect customer information. These measures are updated as practices change and new technology becomes available.